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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/660,263	09/10/2003	Benedicto H. Dominguez	VISAP073/P-13100	5063
75458	7590	08/20/2008	EXAMINER	
Beyer Law Group LLP/Visa P.O. BOX 1687 Cupertino, CA 95015-1687			KUCAB, JAMIE R	
ART UNIT	PAPER NUMBER			
			3621	
MAIL DATE	DELIVERY MODE			
			08/20/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)	
	10/660,263	DOMINGUEZ ET AL.	
	Examiner	Art Unit	
	JAMIE KUCAB	3621	

All participants (applicant, applicant's representative, PTO personnel):

(1) JAMIE KUCAB. (3) Jubin Dana (41,400).

(2) Jonathan Scott (39,364). (4) _____.

Date of Interview: August 14, 2008.

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.
If Yes, brief description: _____.

Claim(s) discussed: 1 and 37.

Identification of prior art discussed: Carrot (6839692) and Tsuei (2004/0083184).

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: (1) Discussed Applicant options regarding new grounds of rejection in Examiner's Answer. (2) discussed claims 1 and 37 including alleged differences between claims and prior art.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Jamie Kucab/
Examiner, Art Unit 3621